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ABSTRACT

The marital relationship is a basic context of retirement, where spouses' separate perceptions of retirement, and of each other's views, are an essential part of the retirement experience. To explore this issue, 297 married men who had been retired for 6 years or less, all participants in the Veterans Administration Normative Aging Study, reported their own levels of retirement satisfaction and their perceptions of their wives' satisfaction with the husbands' retirement. There was only a fair correspondence between husband's retirement satisfaction and his report of wife's satisfaction. Discriminant analysis revealed that congruent views were consistent with an overall presentation of successful retirement adaptation. Incongruent views were based in an adverse experience of retirement (when wives were ranked as the more satisfied partner) and marital disharmony (when husbands ranked themselves higher). A two-page reference list concludes the document. (Author/NB)

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When Husbands Retire: Men View Their Wives' Satisfaction. Findings from the Normative Aging Study.

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ABSTRACT

When Husbands Retire: Men View Their Wives' Satisfaction.
Findings from the Normative Aging Study.

In this study of the marital context of retirement, 297 married men, all retired for six years or less, reported their own level of retirement satisfaction, and also their perception of their wife's satisfaction with their (the husbands') retirement. There was only a fair correspondence between husband's retirement satisfaction and his report of wife's satisfaction. Discriminant analysis revealed that congruent views were consistent with an overall presentation of successful retirement adaptation. Incongruent views were based in an adverse experience of retirement (when wives were ranked as the more satisfied partner) and marital disharmony (when husbands ranked themselves higher).

Key words: Older couples, retirement adaptation, retirement marriage, retirement satisfaction

Studies of retirement adaptation rarely ask retirees to assess how others are adjusting or responding to their--the retirees'--having retired. Retirement is a significant step for the individual, but it also entails social rearrangement for the spouse, children, relatives, friends, and co-workers. It may change their relationship to the retiree and the nature of their interaction. For the retiree, the response of others can shape his or her behavior, outlook, and well-being. There is, thus, an interpersonal context to each individual retirement, a social "convoy" accompanying the retiree (Antonucci, 1985), that has a great bearing on personal adaptation.

The marital relationship is a basic context of retirement, where spouses' separate perceptions of these new circumstances, and of one another's views, are an essential constituent of the retirement experience. While it is prudent to expect that marital partners will have perceptions that do not coincide (Ross and Mirowsky, 1984), the literature is silent about the correspondence of partners' views on retirement.

There have been several studies of retired couples, in which the perspectives of both partners on the retirement of one or both spouses have been available for comparison (Atchley and Miller, 1983; Dressler, 1973; Keating and Cole, 1980; Kerckhoff, 1966; Lipman, 1961; Szinovacz, 1980; Wan and Ferraro, 1985). In all cases, however, researchers have treated husbands and wives as separate subpopulations. In so doing, they have found that the two groups hold largely similar views about the quality of retired life. But there is a drawback to this analytic approach. While comparable proportions of husbands and wives may hold,

for example, optimistic views about retirement, this approach does not reveal whether optimists are married to each other. Researchers have passed up the opportunity to conduct paired analyses of the congruence between spouses that could examine the extent to which couples share the same views, and also the factors associated with agreement or disagreement between partners.

Another, but more modest way of investigating the marital context of retirement adaptation is to study how retired spouses think their retirement is regarded by the other partner. Since 1975 the Normative Aging Study (described in detail below) has administered triennial questionnaires on work and retirement to its population of male participants. Among other questions, retirees have been asked about their level of satisfaction with retirement, and also about their wife's level of satisfaction with "your" retirement. Comparing these two levels among nearly 600 married retirees since 1975, we have seen that approximately half of all respondents reported the same level of satisfaction for themselves and their wives. In the remaining half, roughly twice as many men listed themselves as happier than their wives, compared to the number who reported that their wives are the more satisfied partner. Thus, when husbands perceive a difference in outlook, they are twice as likely to hold the more favorable view.

This pattern can be regarded in two ways. On one hand, men may be giving a fairly mechanical response, where regardless of situation or circumstances, the large majority defend their having retired at a level that matches or exceeds what they say about their wives. Responses to satisfaction measures commonly lean toward the positive pole (Campbell et

al., 1976). On the other hand, husbands' report of differences in outlook may reflect a true difference of views, in which case it should be consistent with or confirmed by other indicators of retirement circumstances and the marital relationship.

Using data from recent Normative Aging Study retirees, this paper tested the meaning of differences that husbands perceive between their own and their wives' satisfaction with husband's retirement. Patterns of responses were examined for their association with retirement circumstances, subjective well-being, health and financial resources, and marital quality. Patterns of response were also compared briefly with husbands' earlier preretirement projections for the couples' later satisfaction in retirement.

METHODS

Study Population

Retirees included in the present study are among the participants in the Veterans Administration Normative Aging Study. The Normative Aging Study began in Boston in 1963 as a prospective study of aging in 2,280 community-dwelling men born between 1884 and 1945 (Bosse et al., 1985; Ekerdt, 1986). Volunteers originally were screened according to health criteria at entry in order to provide a population initially free of serious medical conditions. Because participants were selected for good health as well as geographic stability regardless of age, distributions of educational attainment, occupational level, and occupational stability are fairly similar at all age levels. Although evenly distributed between white- and blue-collar occupations, the men tend to be of

slightly higher social class levels than the general population from which they were drawn. A low attrition rate among participants (less than 1% annually for all causes) has conserved the sample over time, thus aiding the accurate description of within-individual change.

The population for the present study consisted of respondents to a 1984 questionnaire on retirement (91% response rate) who had been retired for six years or less. Men are classified as retired if they claim to have retired and have not returned to full-time employment. Among these respondents were 297 married retirees, aged 45 to 75 in 1984. Their median age at retirement was 62.2 years, with a somewhat lower mean age of 60.6 years by virtue of a negatively skewed distribution.

Measures

Respondents' own level of satisfaction was measured on a 9-runged self-anchoring ladder scale. Respondents were asked to consider the top rung as representing a person who was "extremely happy" with retirement, and the bottom rung as representing a person "extremely unhappy" with retirement, and then were asked to locate themselves on the ladder. Using the same ladder scale, respondents were then asked on the next page of the questionnaire "how you think your wife feels about your retirement". The juxtaposition of questions would lead us to infer that responses to the second entailed a comparison, that retirees took their own level of satisfaction into account when responding on behalf of their wives.

The questionnaire also gathered information on circumstances of retirement, subjective well-being, health and financial resources, and

the marital relationship (Table 1). Circumstances of retirement included age of retirement, number of years retired, and dichotomous variables indicating whether illness or disability was cited as the primary reason for retirement, whether the respondent worked part-time, and whether his wife worked part- or full-time. Respondents were also asked on a 4-point scale ranging from "never" to "often" whether they would like to be back at their old job.

Subjective well-being was represented by measures of retirement and life satisfaction. Retirement satisfaction--aside from the content of the ladder scale described above--was measured by an index of three items: "Has retirement met your expectations?" (responses: no/mixed/yes); "Overall, how would you say the quality of retired life compares with life when you were working?" (five response categories from "much worse" to "much better); and "Generally speaking, how do you feel about your life since retirement?" (five response categories from "very unfavorable" to "very favorable"). The range of responses for each item was assigned proportionate values between 0 and 1, and the three items were summed. Internal consistency of the index was .74 by Cronbach's alpha. Life satisfaction was measured by the Life Satisfaction Index A (LSIA) using Liang's (1984) 11-item reduction of the instrument and delineation of three sub-scales of well-being labelled <u>mood tone</u> (3 items), <u>zest</u> (4 items), and <u>congruence</u> (4 items). Component items, which had a trichotomous response format (Harris, 1981), were summed for the overall LSIA and the three subscales.

On the subject of health, men were asked whether "health interferes with your enjoyment of retirement" (not at all/somewhat/a lot), and were

also asked to rate their own and their wife's health on a 5-point scale ranging from "very poor" to "excellent". Financial resources were assessed by three separate items: respondents' report of their comparative standard of living on a 5-point scale ranging from feeling that they were living "well below" to "well above" their pre-retirement standard; a 4-point item measuring the adequacy of income (Harris, 1981); and the Duncan Socioeconomic Index.

The quality of the marital relationship was measured by two items: "Since you've retired, how have you and your wife been getting along" (five response categories from "much worse" to "much better"); and "My wife is someone I can really talk with about things that are important to me" (four response categories from "strongly disagree" to "strongly agree").

Data Analysis

Differences between the two ladder scales, on which husbands ranked their own and their wives' satisfaction with retirement, were treated categorically rather than as a continuum of scores. On the assumption of qualitative differences, the sample was divided into the three groups who ranked themselves lower, the same, and higher than their wives. As a preliminary step to discriminant analysis, these "congruence" groups were compared by oneway analysis of variance on the measures of retirement circumstances, subjective well-being, resources, and marital quality. These measures were then entered as discriminating variables into a discriminant analysis in order to characterize dimensions on which groups differed. Discriminant analysis defines one or more linear composites of

the discriminating variables--linear discriminant functions--that maximize between-group variance on the composites relative to within-group variance (Huberty, 1975; Klecka, 1980). Given that three groups are being compared, a maximum of two functions is possible. Using the SPSSX statistical package (1986), stepwise selection of variables proceeded by the minimum Wilks' lambda criterion with an F-ratio cutoff of 1.0. The axes of the linear discriminant functions were rotated orthogonally to enhance the interpretability of the pooled within-group correlations between the functions and discriminating variables.

FINDINGS

Correspondence Between Self and Wife

Consistent with findings from other populations, retirees were satisfied with retirement, with 82% placing themselves on the top three rungs of the 9-runged scale. A somewhat lower 69% placed their wives on the top three rungs. Husbands' satisfaction, however, was at best a modest predictor of what they might say about the wife's satisfaction, as indicated by a correlation of .41. As a group, then, there was only a fair correspondence between the satisfaction that husbands express and the view that they attribute to their wives.

Comparing directly the level of these two responses we identified three groups: Wife-Happier, 52 retirees, or 17.5%, who placed their wives on a higher scale rung than themselves (of whom 29 put wives one rung above and 23 put wives 2-8 rungs above); Self-Wife Congruent, 134 men, or 45.1% who placed their wives on the same rung; and Self-Happier, 111 men, or 37.4%, who placed wives on a lower rung (42 put wives one

rung below and 69 put wives 2-8 rungs below). This grouping scheme will be reconsidered later.

Preliminary to a discriminant analysis of these three groups, table 1 compares means by groups for measures of retirement circumstances, subjective well-being, health and financial resources, and the marital

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Insert Table 1 about here

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relationship. Summarizing these comparisons, the three groups can be characterized as follows:

Wife-Happier group. Wives were ranked as happier by virtue of the respondent's own low levels of subjective well-being. Post-hoc tests for between-group differences (Duncan type, a = .05; not shown here) confirm that the Wife-Happier group had significantly lower scores on the retirement satisfaction index, the LSIA total, and subscales for zest (or optimism) and congruence (satisfaction with the past). As part of this pattern, these individuals were more likely to have retired early (27% had retired by age 55), unexpectedly, and for reasons related to health. Combined with these unfavorable circumstances of retirement, they were also more likely to want their old job back. The Wife-Happier group tended to be in poorer health and to claim that it interfered with their enjoyment of retirement, and they had a lower comparative standard of living. This group, however, did not report a significantly lower quality for their marital relationship. In all, the incongruent Wife-Happier response reflects these men's relative disadvantage and their more adverse experience of retirement.

Self-Wife Congruent group. Men who reported similar levels of satisfaction for themselves and their wives were comparable to the Self-Happier group in having more favorable retirement circumstances, subjective well-being, and resources. The Congruent group was significantly higher than either group on the LSIA subscale for mood tone (current happiness) and on the rating of wife's health. Congruence appears to be one more feature of these retirees' presentation of themselves as well-adapted after retirement.

Self-Happier group. Unlike the Wife-Happier group, the incongruent responses of the Self-Happier group can be characterized as indicating marital disharmony. In what tends to be an otherwise favorable retirement situation, men who claim to be happier than their wives were significantly less likely to say that they are getting along well after retirement, or that they can talk easily with their wives. There is also another, separate source of the Self-Happier response, which is revealed by the difference between self's and wife's health ratings. The husband's mean health advantage over the wife (4.14 vs. 3.77), which is greatest in this group, is an understandable basis for men ranking themselves higher on the ladder scales.

Certain factors in Table 1 were not associated with husband's reported correspondence with wife. The three groups did not greatly differ by length of time retired or socioeconomic status. Nor did employment on the part of either spouse (husbands may work part-time after retirement) discriminate between the groups. We also categorized respondents according to the joint employment status of the couple (both working, husband only, wife only, neither working) but found no

significant association (by chi-square test) with the three groups. Finally, among couples with children, we did not find that the presence of children in the household contributed to the husband's perception of incongruence between self and wife concerning his retirement.

Discriminant analysis was used in order to summarize between-group differences in a multivariate setting. Two variables from Table 1, health-related retirement and LSIA total score, were withheld from the analysis because of high intercorrelation (>.50) with other items in the set. Fourteen variables from the set in Table 1, each with a significant univariate F ratio ($p < .05$), were entered into a stepwise discriminant function analysis in order to define dimensions on which the Wife-Happier, Congruent, and Self-Happier groups differed. Only the "comparative standard of living" variable failed to enter the analysis. Results are shown in Table 2.

Insert Table 2 about here

The pair of discriminant functions provided significant discrimination, and the canonical correlations between groups and functions (Part A) indicated sufficient discriminating power in the model. In Part B of Table 2 we can interpret the meaning of the functions by examining the strongest correlations between the functions and discriminating variables. Based on the highest correlations in the first column, we interpret the first function as representing marital quality. The second function correlates most strongly with measures of subjective adaptation to retirement, the advantage of good health, and low desire to be back at

the old job. Group centroids, or means, for the first function (Part C) confirm observations from Table 1 that the Self-Happier group is marked by a low level of marital quality. On the second function the groups are ranked from the most to least advantaged as Congruent, Self-Happier, and Wife-Happier respectively. A two-dimensional plot of these centroids would show the Self-Happier group separated from the others on the left half of the horizontal dimension of marital quality, and the Wife-Happier and Congruent groups plotted in a similar position on the right. Vertically, the Congruent group would be uppermost on the advantages of retirement, with the Self-Happier group in the middle, and the Wife-Happier group quite low.

The discriminant model reported in Table 2 classified 56.7% of cases correctly based on prior probability of group membership, a figure that should be evaluated against the 37% correct classification of cases that could be expected by assignment to group on the basis of chance. The tau statistic of .31 for this classification (Klecka, 1980) means that the model made 31% fewer classification errors than chance, results that are acceptable for purposes of interpreting group differences.

As noted above, the groups could have been composed differently. For example, the Congruent group could reasonably have included men who ranked wives one rung above or below their own level of retirement satisfaction. A discriminant analysis based on this grouping was no particular improvement over the model reported in Table 2, and functions were interpretable as before. Canonical correlations were .488 and .413 respectively for the two functions, with 65.1% of cases classified correctly vs. 53.3% expected by chance (tau = .25). Additional grouping

schemes were tried, including a 5-group scheme that subdivided the Wife- and Self-Happier categories, but these did not yield more powerful models or substantially reduce the overlap between groups.

Comparison to Preretirement Response

The present study had prospective data available that enabled a comparison of husbands' pre- and postretirement response on each pair of ladder scales. Of the 297 retirees, 149 had been working three years earlier in 1981 when they responded to a preretirement questionnaire that asked them to project their own and their wives' retirement satisfaction on similar ladder scales. Items were this time located on the same page. Looking ahead to retirement, 12.1% of men placed wives on a higher rung, 59.7% placed wives on the same rung, and 28.2% placed wives lower. In the aggregate, husbands projected somewhat more congruence (59.7%) than they subsequently reported (40.3% in this group of 149); when they foresaw a difference in outlook, they leaned toward a self-happier response.

Pre- and postretirement patterns of response were cross-classified in Table 3. The significant chi-square statistic for this array can be attributed to frequencies in diagonal cells that were greater than

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Insert Table 3 about here

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expected (by marginal proportions). This is evidence of some stability in response patterns over time. Looking back from post- to preretirement response, the majority of each group had earlier foreseen congruence

between self and wife, but it was the Congruent group (70%) who were most likely to have given this response on both occasions. Likewise, the Self-Happier group was most likely (41.4%) to have earlier said, in prospect, that they would be happier than their wives. By contrast, the wife-happier response was not a strong projection of any group. Thus, there was a measure of continuity of pre- to postretirement reponses in the Congruent and Self-Happier groups.

DISCUSSION

Like other populations of retirees, the men studied here claimed to be generally satisfied with their retirement, but only about half thought that their wives were equally as satisfied as themselves. When husbands did report congruent views they were more likely to enjoy favorable retirement circumstances and report a positive experience of retirement. Corresponding views about retirement, which were highly likely to have been anticipated prior to retirment, were consistent with an overall presentation of successful adaptation to retirement.

Among the other half of retirees who reported that wives did not have the same appreciation of retirement, there appeared to be two bases for this incongruence. In the smaller of the two groups, where wives were seen to be happier, husbands tended to have an adverse experience of retirement. In addition, this wife-happier situation was not strongly anticipated prior to retirement--most men anticipating a good adjustment to retirement. In the other larger group were men who claimed to be happier than their wives--a circumstance foreseen by many prior to retiring. These men were more likely to report a measure of marital

disharmony despite an otherwise favorable retirement situation.

This investigation was prompted by the observation that about half of retirees did not attribute to their wives a level of satisfaction with retirement that was similar to their own. The discovery of at least two dimensions for this lack of correspondence is evidence that husbands' perceptions are not wholly a pat response. Although reported differences (wife happier, self happier) were treated categorically here, they could also be considered a matter of degree. In addition, further bases for such perceived differences remain to be specified, perhaps by considering marital task allocation, affection, companionship, and leisure activities--measures not encompassed by the present study.

This study was limited to responses from men about the event of their own retirement--what he thinks she thinks about his retirement. Further study of marital agreement about the retirement experience would benefit from wives' own reports, and reports about retirement events of either spouse. The value of information from wives would not particularly lie in an attempt to substantiate husbands' views that differences exist; husbands' perceptions of the retirement context are important information in their own right. Rather, parallel data from both spouses would enlarge our window into the marital context of retirement. Studies of couples or of any other interpersonal context of retirement are difficult to conduct because they require multiple respondents for a single retirement. Still, they hold the promise of more adequately describing the nature of the retirement experience.

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Table 1. Group Means for Wife-Happier, Congruent, and Self-Happier Groups on Selected Variables (N = 297).

Variable (range)[a]	Wife Happier (n=57)	Self-Wife Congruent (n=139)	Self Happier (n=120)	Univariate F (2, 294)	p
Retirement Circumstances					
Retirement age (40-70)	59.11	60.86	61.08	3.04	.049
Years retired (1-6)	3.00	3.33	3.05	1.15	.319
Retired unexpectedly (0-1)	0.48	0.34	0.26	4.05	.018
Health-related retirement (0-1)	0.38	0.18	0.16	6.14	.002
Want old job back (1-4)	2.54	1.71	1.75	14.26	<.001
Self working (0-1)	0.44	0.34	0.34	0.92	.401
Wife working (0-1)	0.43	0.28	0.29	2.00	.137
Subjective Well-Being					
Retirement satisfaction (0-3)	1.80	2.37	2.25	18.05	<.001
Life satisfaction (LSIA)					
11-item total (0-22)	13.88	16.88	15.70	7.55	.001
Mood Tone subscale (0-6)	2.77	3.72	2.96	5.53	.004
Zest subscale (0-8)	5.75	6.93	6.93	7.84	.001
Congruence subscale (0-8)	5.37	6.23	5.82	3.71	.026
Health & Financial Resources					
Health interferes with retirement (1-3)	1.73	1.24	1.25	15.78	<.001
Self-rating of health (1-5)	3.60	4.08	4.14	10.30	<.001
Rating of wife's health (1-5)	3.75	4.05	3.77	4.96	.008
Comparative standard of living (1-5)	2.71	2.98	2.90	3.22	.041
Income adequacy (1-4)	2.92	3.05	3.06	0.74	.479
Duncan SEI (3-96)	50.05	51.49	53.47	0.68	.508
Marital Relationship					
Getting along better/worse since retirement (1-5)	3.14	3.26	2.87	12.73	<.001
Able to talk with wife (1-4)	3.29	3.40	2.90	15.15	<.001

a. See text for description of variables.

Table 2. Discriminant Analysis Results (Rotated Solution) Defining the Wife-Happier, Congruent, and Self-Happier Groups on Two Discriminant Functions.

	Function 1	Function 2
A. Canonical correlation between groups and function	.471	.395
B. Correlation between variables and function		
Retirement Circumstances:		
Retirement age	-.134	.238
Retired unexpectedly	.275	-.191
Want old job back	.133	-.617
Subjective Well-Being:		
Retirement satisfaction	.018	.728
Mood Tone subscale	.264	.340
Zest subscale	-.122	.449
Congruence subscale	.151	.352
Health Resources:		
Health interferes with retirement	.141	-.613
Self-rating of health	-.163	.497
Rating of wife's health	.330	.373
Marital Relationship:		
Getting along better/worse since retirement	.622	.235
Able to talk with wife	.657	.181
C. Group means for functions (group centroids)		
Wife-happier group	.412	-2.139
Congruent group	.460	.828
Self-happier group	-.743	.062

Table 3. Cross-classification of Preretirement (1981) and Postretirement (1984) Response Pattern (N=149).

	Postretirement pattern					
	Wife-happier		Congruent		Self-happier	
Preretirement pattern	N	%	N	%	N	%
Wife will be happier	6	19.4	9	15.0	3	5.2
Self-wife congruent	16	51.6	42	70.0	31	53.4
Self will be happier	9	29.0	9	15.0	24	41.4
	31	100	60	100	58	100

Chi-square = 13.15 (4 df), p = .011